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Docket No. 3892-4000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Serial No.: 09/501,874

Filed: February 10, 2000

Group Art Unit: 2161

Examiner: P. Elisca

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

CERTIFICATE OF MAILING (37 C.F.R. §1.8(a))

Commissioner for Patents
Washington, D.C. 20231

Sir:

I hereby certify that the attached:

1. Amendment and Request for Reconsideration;
2. Return Receipt Postcard

along with any paper(s) referred to as being attached or enclosed and this Certificate of Mailing are being deposited with the United States Postal Service on date shown below with sufficient postage as first-class mail in an envelope addressed to the: Commissioner for Patents, Washington, D.C., 20231.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.
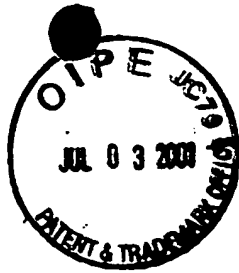
Dated: June 27, 2001   By: _____
                                             Angus R. Gill

Correspondence Address:

MORGAN & FINNEGAN, L.L.P.
345 Park Avenue
New York, NY 10154-0053
(212) 758-4800 Telephone
(212) 751-6849 Facsimile

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AMENDMENT AND REQUEST FOR RECONSIDERATION

Commissioner for Patents
Washington, D.C. 20231

Sir:

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JUL 1 0 2001

Technology Center 2100

In response to the Office Action mailed March 27, 2001 in the above-identified application, Applicants respectfully request reconsideration in view of the following remarks.

In The Abstract:

Please replace the Abstract with the following paragraph (attached also is an appendix showing the changes):

A system and method for allowing simplified electronic transfer of funds in files subject to sender-defined access constraints. In one aspect of the system and method, a digital currency file is transmitted as an attachment to an electronic message. The sender of the digital currency file defines the level of security associated with the file, i.e., what the recipient must provide to access the funds.

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